Case 19-22351-CMG Doc 8 Filed 06/26/19 Entered 06/27/19 00:41:36 Desc Imaged

		Certificate of Notice	Page 1 of 4		
Information to id	entify the case:		. ago 2 o		
Debtor 1:	Loretta R Kochel		Social Security number or ITIN: XXX-	xx-3861	
	First Name Middle Name	Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name	Last Name	Social Security number or ITIN:	-	
United States Bankruptcy Court: District of New Jersey		Jersey	Date case filed for chapter:	13	6/21/19
Case number:	19-22351-CMG				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Loretta R Kochel	
2.	All other names used in the last 8 years		
3.	Address	83 Illinois Ave Waretown, NJ 08758–2428	
4.	Debtor's attorney Name and address	Marc C Capone Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Contact phone 732–528–1166
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 6/22/19

For more information, see page 2

Debtor Loretta R Kochel Case number 19-22351-CMG

7. Meeting of creditors July 18, 2019 at 11:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. Creditors may attend, but are not date. If so, the date will be on the court docket. required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 9/16/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 8/30/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO

CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

must file a motion by the deadline.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Loretta R Kochel Debtor Case No. 19-22351-CMG Chapter 13

TOTAL: 0

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Jun 24, 2019 Form ID: 3091 Total Noticed: 27

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 26, 2019.
db
                  Loretta R Kochel,
                                       83 Illinois Ave,
                                                            Waretown, NJ 08758-2428
518313950
                 AR Resources, Inc.-Barron ER Physicians, ATTN: Bankruptcy,
                                                                                      PO Box 1056.
                  Blue Bell, PA 19422-0287
518313954
                 Citibank North America- WAWA,
                                                     Attn: Recovery/Centralized Bankruptcy,
                                                                                                 PO Box 790034,
                 Saint Louis, MO 63179-0034
Direct TV, Credence Resource Management LLC,
518313956
                                                                      PO Box 1253, Southgate, MI 48195-0253
518313958
                 Mensching & Lucarini, PC, 1200 Hooper Ave Bldg A, Toms River, NJ 08753-3594
518313959
                 Midland Funding-CitiBank-Home Depot,
                                                           2365 Northside Dr Ste 300,
                                                                                           San Diego, CA 92108-2709
                                               PO Box 1235, Elmsford, NY 10523-0935
7 Entin Rd, Parsippany, NJ 07054-5020
518313960
                 New Jersey E-ZPass- RMCB,
518313964
                 Pressler Felt & Warshaw,
                                    662 Woodward Ave, Detroit, MI 48226-3433
bunty Hospital, PO Box 3129, Secaucus, NJ 07096-3129
518313965
                 Quicken Loans,
                 Southern Ocean County Hospital,
518313966
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: 5325@notices.nextchapterbk.com Jun 25 2019 00:18:09
                                                                                              Marc C Capone,
aty
                 Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, NJ 08837 E-mail/Text: bnc@russotrustee.com Jun 25 2019 00:20:40 Albert Russo
tr
                                                                                  Albert Russo,
                 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853 E-mail/Text: usanj.njbankr@usdoj.gov Jun 25 2019 00:19:30 U.S.
                                                                                      U.S. Attorney,
                                                                                                         970 Broad St.,
smg
                               Rodino Federal Bldg., Newark, NJ 07102-2534
                  Room 502.
                +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 25 2019 00:19:27
Office of the United States Trustee, 1085 Raymond Blvd., On
                                                                                             United States Trustee
smg
                                                             1085 Raymond Blvd., One Newark Center,
                                                                                                             Suite 2100.
                  Newark, NJ 07102-5235
                 E-mail/Text: mtamsett@adminrecovery.com Jun 25 2019 00:19:51
518313949
                                                                                         Admin Recovery LLC,
                45 Earhart Dr Ste 102, Williamsville, NY 14221-7809
+EDI: CAPITALONE.COM Jun 25 2019 03:48:00 Capital One
518313952
                                                                   Capital One,
                                                                                    PO Box 6492,
                  Carol Stream, IL 60197-6492
                 EDI: CAPITALONE.COM Jun 25 2019 03:48:00
518313951
                                                                   Capital One,
                                                                                    Attn: Bankruptcy, PO Box 30285,
                  Salt Lake City, UT 84130-0285
                 E-mail/Text: bankruptcy@certifiedcollection.com Jun 25 2019 00:19:17
518313953
                  Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
                 +EDI: CONVERGENT.COM Jun 25 2019 03:48:00
518313955
                                                                   Convergent Outsourcing,
                                                                                               800 SW 39th St.
                  Renton, WA 98057-4927
518313957
                 EDI: DISCOVER.COM Jun 25 2019 03:48:00
                                                                 Discover Financial,
                                                                                        PO Box 3025,
                 New Albany, OH 43054-3025
E-mail/Text: OMCbankruptcy@hackensackmeridian.org Jun 25 2019 00:20:27
518313961
                                                                                                    Ocean Medical Center,
                  PO Box 417140, Boston, MA 02241-7140
                  EDI: AGFINANCE.COM Jun 25 2019 03:48:00
518313962
                                                                  OneMain Financial,
                                                                                         1350 Hooper Ave Ste 4-A,
                  Toms River, NJ 08753-2980
518313963
                 EDI: AGFINANCE.COM Jun 25 2019 03:48:00
                                                                  Onemain Financial,
                                                                                         Attn: Bankruptcy,
                  601 NW 2nd St, Evansville, IN 47708-1013
                 EDI: SWCR.COM Jun 25 2019 03:48:00
                                                            Southwest Credit Systems- Comcast,
518313967
                  4120 International Pkwy Ste 1100,
                                                          Carrollton, TX 75007-1958
                 EDI: RMSC.COM Jun 25 2019 03:48:00
518313968
                                                            Synchrony Bank/Walmart,
                                                                                         Attn: Bankruptcy Dept,
                  PO Box 965060, Orlando, FL 32896-5060
                 EDI: TDBANKNORTH.COM Jun 25 2019 03:48:00
518313969
                                                                    Td Bank, N.A., 32 Chestnut St,
                  Lewiston, ME 04240-7744
                  EDI: WFFC.COM Jun 25 2019 03:48:00
                                                             Wells Fargo Dealer Services,
518313970
                                                                                               Attn: Bankruptcy,
                                   Irvine, CA 92623-9657
                   PO Box 19657,
                                                                                                      TOTAL: 17
            ***** BYPASSED RECIPIENTS *****
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NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Jun 24, 2019

Form ID: 309I

Page 2 of 2 Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2019 at the address(es) listed below: NONE. TOTAL: 0